



Order Filed on September 16, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-1(b)

**RAS Crane, LLC**

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Attorneys for Secured Creditor

Laura M. Egerman (LE-8250)

**In Re:**

**Angel V. Saguay and  
Marcelina A. Zuniga,**

**Debtors.**

CASE NO.: 15-32892-VFP

CHAPTER 13

JUDGE: Vincent F. Papalia

**ORDER APPROVING LOAN MODIFICATION**

The relief set forth on the following page, number two (2), is hereby **ORDERED**.

**DATED: September 16, 2019**

  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

Debtors: Angel V. Saguay and Marcelina A. Zuniga  
Case No: 15-32892-VFP  
Caption of Order: **Order Approving Loan Modification**

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THIS MATTER having been brought to the Court on the motion of Laura M. Egerman, Esq., on behalf of Mortgage LLC d/b/a Mr. Cooper as servicer for U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR BANC OF AMERICA FUNDING 2009-FT1 TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2009-FT1 seeking an Order Authorizing Entry of a Final Loan Modification Agreement concerning a mortgage on real property referenced on the loan modification attached to movant's motion, and the Court having considered the submissions; and the parties having been given timely notice; and for good cause shown:

1. IT IS ORDERED Debtor is granted approval to enter into a final loan modification. \*
2. IT IS ORDERED that, if pre-petition arrears are capitalized into the loan modification, Secured Creditor shall amend its Proof of Claim within thirty (30) days of the date of this Order. Upon receipt of an Amended Proof of Claim, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
3. IT IS ORDERED that, if post-petition arrears are capitalized into the loan modification, Secured Creditor shall file an amended post-petition order within thirty (30) days of the date of this Order. Upon receipt of the Amended Post-Petition Order, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
4. IT IS FURTHER ORDERED that Debtor shall file an amended Schedule J and Modified Plan within twenty (20) days of this Order.

\*on the terms set forth on the Loan Modification Agreement submitted with the Motion.

## Imaged Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Angel V. Saguay  
Marcelina A. Zuniga  
DebtorsCase No. 15-32892-VFP  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Sep 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on  
Sep 18, 2019.

db/jdb +Angel V. Saguay, Marcelina A. Zuniga, 115 Mount Prospect Avenue, Newark, NJ 07104-1013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 18, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on September 16, 2019 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR BANC  
OF AMERICA FUNDING 2009-FT1 TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2009-FT1  
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com

Francesca Ann Arcure on behalf of Creditor Nationstar Mortgage LLC as servicing agent for  
U.S. Bank National Association, as Trustee for Banc of America Funding 2009-FT1 Trust, Mortgage  
Pass-Through Certificates, Series 2009-FT1 NJ\_ECF\_Notices@McCalla.com,  
NJ\_ECF\_Notices@McCalla.com

Francesca Ann Arcure on behalf of Creditor Nationstar Mortgage LLC NJ\_ECF\_Notices@McCalla.com,  
NJ\_ECF\_Notices@McCalla.com

Laura M. Egerman on behalf of Creditor Nationstar Mortgage LLC as servicing agent for U.S.  
Bank National Association, as Trustee for Banc of America Funding 2009-FT1 Trust, Mortgage  
Pass-Through Certificates, Series 2009-FT1 bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com

Marie-Ann Greenberg magecf@magtrustee.com

Melissa N. Licker on behalf of Creditor Nationstar Mortgage LLC NJ\_ECF\_Notices@mccalla.com

Russell L. Low on behalf of Debtor Angel V. Saguay rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com

Russell L. Low on behalf of Joint Debtor Marcelina A. Zuniga rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com

Shauna M Deluca on behalf of Creditor U.S. Bank National Association sdeluca@rasflaw.com

TOTAL: 9